The Honorable Christopher M. Alston 1 Chapter 13 Hearing Date: January 23, 2025 2 Hearing Time: 9:30 AM Hearing Location: Courtroom 7206 3 Response Due: January 16, 2025 4 5 6 UNITED STATES BANKRUPTCY COURT 7 WESTERN DISTRICT OF WASHINGTON AT SEATTLE IN RE: 8 Case No. 24-12397 - CMA Gary Rosenthal 9 Debtors. Chapter: 13 10 11 AMENDED DECLARATION OF GARY ROSENTHAL IN SUPPORT OF 12 **DEBTOR'S OPPOSITION TO** MOTION FOR RELIEF FROM 13 AUTOMATIC STAY 14 I, Gary Rosenthal, declare as follows: 15 1. I have personal knowledge of the facts stated in this declaration, and I am 16 competent and willing to testify to the truth theory if called upon to do so. 17 2. Since the filing of this bankruptcy I have been working to get my home ready for 18 a reverse mortgage by completing applications for the King County Senior Property Tax 19 20 Program and for a reverse mortgage. 21 3. As of the end of December 2024, I received approval from the Senior Property 22 Tax program which dropped my annual property tax obligation to below \$3,000 and I should 23 also receive a refund for property taxes paid for 2022, 2023 and 2024 by the end of March, 24 2025, which will be approximately \$25,000. 25 26 27 AMENDED DECLARATION OF GARY ROSENTHAL - 2

- 4. Additionally, since my bankruptcy filing, I received \$12,000 for an annuity that I inherited from my late mother and I expect to receive additional distributions over the following years for a total of approximately \$75,000. This asset was disclosed on my bankruptcy schedules.
- 5. Since the filing of this relief from stay motion, I have also secured contributions from my sister and other family members of \$25,000.
- 6. Thus, with the \$3,636 in payments to the Chapter 13 Trustee that should be ready for distribution from the bankruptcy court by the date of this hearing, I should have \$35,000 in funds to pay immediately to secure adequate protection for Buda Hill, LLC and should there be a need for additional payment, future distributions from my inherited IRA should also cover any future needs.
- 7. The appraisal has been scheduled for my reverse mortgage and I expect the process to be complete and ready by the setting of an escrow date in late January or early February by January 9, 2025.

This declaration is made under penalty of perjury under the laws of the State of Washington this 2nd of December 2024 at Shoreline, WA.

Gary Rosenthal

Gary Rosenthal (Jan 2, 2025 20:05 PST)

Gary Rosenthal

AMENDED DECLARATION OF GARY ROSENTHAL - 3

Dec of Gary Rosenthal ISO RFS Resp - Amended

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